Maria Vladimirova Geltz

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Maria Vladimirova Geltz counsels financial institutions and financial services companies on a wide variety of matters, including contract negotiations, general corporate matters, and mergers and acquisitions. She also advises clients on financial services regulatory and compliance matters including Truth in Lending Act, Community Reinvestment Act, Fair Housing Act, Electronic Funds Transfer Act, Consumer Protection Act, Fair Credit Reporting Act, and others.

In addition, Ms. Vladimirova Geltz counsels privately held companies with mergers, acquisitions, and divestitures, reorganizations, entity formation, and corporate governance issues, with a focus on tax aspects of corporate acquisitions, dispositions, and tax-free reorganizations. Ms. Vladimirova Geltz also provides guidance on Hart-Scott-Rodino filings in connection with the acquisition or disposition of a business.

Prior to joining Krieg DeVault, Ms. Vladimirova Geltz was an attorney at an Indianapolis-area law firm concentrating in the area of business and corporate law, including business organization, corporate governance and mergers and acquisitions. Ms. Vladimirova Geltz is a native Russian speaker and holds a Masters in Tax Law from Boston University.

Education

- J.D., Florida Coastal School of Law, Jacksonville, Florida, 2012
- LL.M. in Taxation, Boston University, Boston, Massachusetts, 2013
- B.A. in History and Political Science, Indiana University, Bloomington, Indiana, 2009

Bar & Court Admissions

- Indiana, 2015
- Florida, 2012

Practices

- Auto Finance Companies
- Consumer Finance Companies
- Credit Unions
- Equipment Leasing Finance
- Federal Home Loan Banks

- Financial Institutions
- Fintech Lenders
- Money Transmitters and Payment Processors
- Mortgage Lenders
- Business Services
- Mergers and Acquisitions
- Corporate Governance
- Manufacturing

Industries

- Financial Services

Representative Experience

- Represented state-chartered credit union in the acquisitions of two state chartered banks
- Represented a leading global financial institution in the negotiation of a treasury services agreement with Canadian financial institution
- Served as counsel to leading global financial institution in the negotiation of a treasury services agreement with a global insurance company
- Served as counsel to leading global financial institution in the negotiation of treasury services agreement with intergovernmental organization
- Represented state-chartered credit union in the acquisition of a Michigan-based state chartered bank
- Advised and assisted companies in the acquisition and disposition of businesses
- Advised private companies on the preparation and filing of Hart-Scott-Rodino filings
- Advised ESOP trustee on Hart-Scott Rodino filing
- Represented the seller in its disposition of a business engaged in curbside solid waste collection service
- Represented public company in preferred stock offering
- Represented placement agent in subordinated debt offering
- Counseled financial institution on charter conversion matter and solicitation of interpretive letter from federal regulator

Professional Associations

- Board of Directors, Indiana Canine Assistance Network
- Member, Executive Women in Finance
- Member, Indianapolis Bar Association, Business Law Section
- Member, Indiana State Bar Association
- Member, American Bar Association, Business Law Section, Limited Liability Company Committee

Publications

- Co-Author, "State Regulators Unveil AI Supervisory Framework for Financial Institutions," September, 21, 2026
- Co-Author, "CFPB Asserts it Cannot Lawfully Draw Funds from the Federal Reserve," November 13, 2025
- Author, "Shifting Regulatory Policy and Focus: Impact of the Recent Executive Order on Debanking", September 5, 2025
- Co-Author, "One Big Beautiful Bill Act — Key Impacts for Financial Institutions", July 21, 2025
- Co-Author, "Profits Interests 101: The Basics and Uses of Profits Interests", August 6, 2024
- Co-Author, "Redefining Regulatory Oversight: U.S. Supreme Court Ends Chevron Deference and its Impact on Banking Regulations", July 1, 2024
- Co-Author, "Indiana Enacts Senate Enrolled Act 9 Requiring Notice of Certain Health Care Transactions", April 23, 2024
- Author, "Failed S Election – Fatal Flaw or Fixable Mistake?" July 20, 2023
- Author, "Electronic Mortgage Loan Transactions", June 2023
- Author, "State and Federal Policy on ESG Issues Creates Tensions for Financial Institutions," January 25, 2023
- Co-Author, “Corporate Transparency Act: New Obligations to Disclose Beneficial Ownership in Private Companies,” January 12, 2021
- Co-Author, "CFPB Issues Finalized Changes to Regulation F to Implement the Fair Debt Collection Practices Act," Krieg DeVault Secured Lender Alert (December 2020)

Seminars & Presentations

- Presenter, "Curbing the AI Enthusiasm: Be Excited But Know the Risks," Krieg DeVault Podcast Series, December 17, 2025
- Panelist, "A.I. Implementation - Best Practices in Diverging Regulatory Schemes," Indiana Manufacturers Association Policy Summit, November 12, 2025

Certifications

- Legal Lean Sigma® White Belt